



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [CENTRAL BANCOMPANY, INC](#)

City/State [JEFFERSON CITY, MO](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [20,283,781](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CENTRAL BANCOMPANY, INC](#)
[238 MADISON STREET](#)
[JEFFERSON CITY, MO 65101](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	19,291,181			16,702,105			13,624,172			12,761,763			12,712,949		
Net income (\$000)	246,830			240,776			209,643			177,576			128,050		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.58	2.60	44	2.97	2.77	63	3.44	3.01	68	3.31	3.08	58	3.16	2.92	60
+ Non-interest income	1.43	1.04	74	1.56	1.21	71	1.27	1.32	57	1.25	1.31	57	1.21	1.35	48
- Overhead expense	2.32	2.17	63	2.49	2.57	57	2.64	2.69	54	2.59	2.71	47	2.58	2.72	43
- Provision for credit losses	0.03	-0.09	80	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54	0.14	0.16	57
+ Securities gains (losses)	0.01	0.01	70	0	0.02	2	0.22	0.01	99	0.06	0	98	0	0.01	19
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	1.67	1.66	56	1.88	1.04	91	2.03	1.56	87	1.80	1.57	73	1.64	1.43	70
Net operating income	1.28	1.26	55	1.44	0.81	92	1.54	1.19	86	1.39	1.24	69	1.01	0.89	59
Net income	1.28	1.26	55	1.44	0.82	91	1.54	1.19	86	1.39	1.24	68	1.01	0.90	58
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.83	3.06	31	3.45	3.55	38	4.26	4.41	39	4.04	4.24	36	3.64	3.80	38
Interest expense	0.11	0.25	18	0.26	0.52	14	0.58	1.08	15	0.44	0.86	15	0.28	0.60	12
Net interest income (tax equivalent)	2.71	2.80	39	3.19	3.01	54	3.68	3.33	64	3.60	3.38	60	3.36	3.19	54
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.11	34	0.10	0.27	32	0.11	0.21	41	0.19	0.22	61	0.21	0.24	55
Earnings coverage of net loan and lease losses (X)	77.45	39.72	78	35.04	22.91	79	31.40	24.40	73	15.05	21.75	52	12.95	19.67	54
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.48	1.23	74	1.47	1.58	47	1.41	0.83	90	1.54	0.90	89	1.58	0.98	89
Allowance for loan and lease losses / Total loans and leases	1.47	1.20	76	1.45	1.55	46	1.40	0.81	90	1.54	0.89	89	1.57	0.96	90
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.28	0.49	24	0.37	0.71	20	0.65	0.57	62	0.47	0.61	37	0.79	0.72	60
30-89 days past due loans and leases / Total loans and leases	0.19	0.32	38	0.23	0.39	34	0.34	0.43	49	0.39	0.44	49	0.31	0.47	36
Liquidity and Funding															
Net noncore funding dependence	-17.79	-2.33	9	-12.20	3.20	9	-13.78	14.45	2	-20.28	16.62	1	-11.09	17.03	2
Net short-term noncore funding dependence	-18.15	-7.71	19	-12.63	-4.76	20	-14.61	3.38	10	-20.82	4.66	9	-11.47	4.83	11
Net loans and leases / Total assets	50.40	58.67	23	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31	62.20	62.73	35
Capitalization															
Tier 1 leverage ratio	11.46	8.98	90	11.73	9.13	93	13.13	9.76	94	14.21	9.71	97	12.79	9.53	92
Holding company equity capital / Total assets	12.35	10.71	75	12.72	11.16	73	14.18	12.43	72	14.76	12.22	78	13.85	11.94	77
Total equity capital (including minority interest) / Total assets	12.35	10.82	74	12.72	11.29	72	14.18	12.57	72	14.76	12.27	78	13.85	12.01	77
Common equity tier 1 capital / Total risk-weighted assets	19.43	12.42	96	18.48	12.38	93	16.70	12.17	91	18.22	12.12	94	16.04	12.19	87
Net loans and leases / Equity capital (X)	4.08	5.53	23	4.39	5.58	25	4.40	5.21	29	4.21	5.29	24	4.49	5.27	29
Cash dividends / Net income	18.83	28.27	29	18.56	42.30	18	17.94	33.12	22	17.44	27.31	25	15.55	31.29	22
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	10.72	10.50	62	22.18	16.68	68	13.64	9.26	74	2.35	7	29	1.55	8.28	23
Equity capital	7.51	7.46	63	9.62	6.99	68	9.20	10.49	60	9.06	7.89	68	6.02	10.18	50
Net loans and leases	-0.01	3.36	45	9.42	9.07	64	13.95	9.10	76	2.27	7.89	23	3.44	9.38	31
Noncore funding	3.46	-14.79	77	15.29	-12.18	80	15.10	6.59	69	-3.52	10.67	25	-31.19	5.59	8
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	76.22	103.22	0	78.72	102.81	2	77.82	103.22	1	71.38	103.10	1	78.31	102.10	4
Cash from ops + noncash items + op expense / Op expense + dividends	223.65	154.48	75	137.79	147.24	54	304.99	190.27	83	338.81	174.91	92	171.76	148.20	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	466,422	460,453	427,907	383,842	349,908	1.30	40.11
Income from lease financing receivables.....	7,316	7,226	6,956	5,507	4,312	1.25	125.45
Fully taxable income on loans and leases.....	467,371	460,435	427,097	382,139	347,784	1.51	41.20
Tax-exempt income on loans and leases.....	6,367	7,244	7,766	7,210	6,436	-12.11	23.68
Estimated tax benefit on income on loans and leases.....	1,639	1,864	1,953	1,611	3,042	-12.06	-36.57
Income on loans and leases (tax equivalent).....	475,377	469,543	436,816	390,960	357,262	1.24	40.34
Investment interest income (tax equivalent).....	37,800	60,166	83,192	65,464	68,710	-37.17	-42.10
Interest on balances due from depository institutions.....	3,650	4,540	15,775	15,354	7,018	-19.60	-16.03
Interest income on other earning assets.....	2,322	2,804	6,466	2,213	1,507	-17.19	80.00
Total interest income (tax equivalent).....	519,149	537,053	542,249	473,991	434,497	-3.33	26.73
Interest on time deposits of \$250K or more	2,007	4,517	4,221	2,077	1,320	-55.57	
Interest on time deposits < \$250K.....	6,541	14,508	19,310	11,981	8,954	-54.91	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	10,180	17,132	35,348	24,991	14,649	-40.58	16.58
Interest on other borrowings and trading liabilities.....	2,359	4,575	14,713	12,429	8,453	-48.44	-60.30
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	21,087	40,732	73,592	51,478	33,376	-48.23	-7.76
Net interest income (tax equivalent).....	498,062	496,321	468,657	422,513	401,121	0.35	28.77
Non-interest income.....	276,091	260,958	173,367	159,682	153,394	5.80	69.69
Adjusted operating income (tax equivalent)	774,153	757,279	642,024	582,195	554,515	2.23	40.88
Overhead expense.....	446,959	415,704	359,792	330,814	327,509	7.52	38.47
Provision for credit losses.....	6,146	27,153	14,024	15,880	18,143		-58.98
Securities gains (losses)	1,117	-166	29,658	8,010	-296		
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	322,501	313,689	276,079	230,008	208,567	2.81	52.42
Applicable income taxes	73,541	70,015	62,685	48,551	71,479	5.04	23.73
Tax equivalent adjustments	2,130	2,898	3,751	3,881	9,038	-26.50	-78.96
Applicable income taxes (tax equivalent).....	75,671	72,913	66,436	52,432	80,517	3.78	8.78
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	246,830	240,776	209,643	177,576	128,050	2.51	73.79
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	246,830	240,776	209,643	177,576	128,050	2.51	73.79
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	246,830	240,776	209,643	177,576	128,050	2.51	73.79
Investment securities income (tax equivalent).....	37,800	60,166	83,192	65,464	68,710	-37.17	-42.10
US Treasury and agency securities (excluding mortgage-backed securities)	10,605	14,966	26,755	12,805	15,739	-29.14	-27.25
Mortgage-backed securities	22,828	33,271	32,532	23,056	18,446	-31.39	68.55
All other securities	4,367	11,929	23,905	29,603	34,525	-63.39	-88.25
Cash dividends declared.....	46,471	44,693	37,613	30,976	19,913	3.98	68.84
Common	46,471	44,693	37,613	30,976	19,913	3.98	68.84
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	2.69	2.85	37	3.22	3.27	44	3.98	4	51	3.71	3.87	37	3.42	3.47	45
Less: Interest expense.....	0.11	0.23	19	0.24	0.48	16	0.54	0.98	16	0.40	0.79	15	0.26	0.55	13
Equals: Net interest income (tax equivalent).....	2.58	2.60	44	2.97	2.77	63	3.44	3.01	68	3.31	3.08	58	3.16	2.92	60
Plus: Non-interest income.....	1.43	1.04	74	1.56	1.21	71	1.27	1.32	57	1.25	1.31	57	1.21	1.35	48
Equals: adjusted operating income (tax equivalent).....	4.01	3.70	71	4.53	4.04	78	4.71	4.41	72	4.56	4.46	57	4.36	4.33	53
Less: Overhead expense.....	2.32	2.17	63	2.49	2.57	57	2.64	2.69	54	2.59	2.71	47	2.58	2.72	43
Less: Provision for credit losses.....	0.03	-0.09	80	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54	0.14	0.16	57
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	49	0	0	46	0	0	49	0	0	51	0	0	89
Plus: Realized gains (losses) on available-for-sale securities.....	0.01	0.01	71	0	0.02	2	0.22	0.01	99	0.06	0	98	0	0.01	19
Plus: other tax equivalent adjustments.....	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent).....	1.67	1.66	56	1.88	1.04	91	2.03	1.56	87	1.80	1.57	73	1.64	1.43	70
Less: Applicable income taxes (tax equivalent).....	0.39	0.38	58	0.44	0.23	91	0.49	0.36	85	0.41	0.33	73	0.63	0.55	61
Less: Minority interest.....	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income.....	1.28	1.26	55	1.44	0.81	92	1.54	1.19	86	1.39	1.24	69	1.01	0.89	59
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income.....	1.28	1.26	55	1.44	0.82	91	1.54	1.19	86	1.39	1.24	68	1.01	0.90	58
Memo: Net income (last four quarters).....	1.28	1.26	55	1.44	0.82	91	1.54	1.19	86	1.39	1.24	69	1.01	0.91	58
Net income-BHC and noncontrolling (minority) interest.....	1.28	1.27	55	1.44	0.83	90	1.54	1.20	86	1.39	1.25	68	1.01	0.91	57
Margin Analysis															
Average earning assets / Average assets.....	95.26	93.08	77	93.16	92.32	61	93.36	91.05	74	91.87	91.48	56	93.80	91.61	74
Average interest-bearing funds / Average assets.....	55.65	61.99	23	57.16	64.06	22	59.11	65.57	21	59.15	65.56	23	59.84	65.75	29
Interest income (tax equivalent) / Average earning assets.....	2.83	3.06	31	3.45	3.55	38	4.26	4.41	39	4.04	4.24	36	3.64	3.80	38
Interest expense / Average earning assets.....	0.11	0.25	18	0.26	0.52	14	0.58	1.08	15	0.44	0.86	15	0.28	0.60	12
Net interest income (tax equivalent) / Average earning assets.....	2.71	2.80	39	3.19	3.01	54	3.68	3.33	64	3.60	3.38	60	3.36	3.19	54
Yield or Cost															
Total loans and leases (tax equivalent).....	4.59	4.01	80	4.68	4.27	75	5.06	5.09	52	4.74	4.95	42	4.45	4.52	56
Interest-bearing bank balances.....	0.14	0.14	64	0.40	0.27	83	2.18	2.04	53	1.87	1.64	71	1.05	1.05	51
Federal funds sold and reverse repos.....	0.32	0.25	72	0.87	0.68	67	2.43	2.44	62	1.91	2.17	41	1.01	1.41	33
Trading assets.....	1.75	0.45	83	0	0.60	23	2.55	0.99	76	0	1.11	19	0	1.11	17
Total earning assets.....	2.81	3.04	32	3.43	3.51	39	4.23	4.36	42	4.01	4.20	36	3.57	3.73	37
Investment securities (tax equivalent).....	0.71	1.77	2	1.34	2.25	3	2.50	2.76	29	2.24	2.68	14	2.12	2.47	27
US Treasury and agency securities (excluding mortgage-backed securities).....	0.40	1.14	11	0.74	1.75	10	2.14	2.32	41	1.38	2.05	11	1.38	1.62	32
Mortgage-backed securities.....	0.88	1.57	3	1.46	2.05	7	2.24	2.61	11	2.28	2.50	21	1.73	2.23	7
All other securities.....	2.72	2.81	50	2.88	3.24	38	3.20	4.06	28	3.20	4.20	29	3.12	3.66	36
Interest-bearing deposits.....	0.20	0.21	53	0.43	0.53	43	0.84	1.10	30	0.59	0.81	33	0.38	0.49	39
Time deposits of \$250K or more.....	0.72	0.66	59	1.45	1.42	50	1.53	1.96	18	0.96	1.44	18			
Time deposits < \$250K.....	0.60	0.62	54	1.15	1.36	32	1.55	1.82	31	0.99	1.29	27			
Other domestic deposits.....	0.13	0.15	50	0.25	0.36	38	0.64	0.93	30	0.48	0.67	33			
Foreign deposits.....		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos.....	0.15	0.17	64	0.35	0.62	31	1.44	1.86	37	1.27	1.51	42	0.75	0.94	42
Other borrowed funds and trading liabilities.....	0.09	1.27	13	0	1.50	0	0	2.38	1		2.28			1.77	
All interest-bearing funds.....	0.20	0.37	19	0.43	0.74	17	0.91	1.49	19	0.68	1.19	15	0.44	0.82	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	276,091	260,958	173,367	159,682	153,394
Fiduciary activities income	38,050	32,378	30,310	30,258	28,261
Service charges on deposit accounts - domestic	41,646	37,914	38,914	37,212	35,408
Trading revenue.....	8	29	32	2	9
Investment banking fees and commissions.....	24,758	20,374	17,995	15,603	14,314
Insurance activities revenue.....	199	554	669	692	860
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	-130	-3,508	1,515	3,846	3,392
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	86,486	95,323	24,182	17,062	16,206
Other non-interest income.....	85,074	77,894	59,750	55,007	54,944
Total overhead expenses	446,959	415,704	359,792	330,814	327,509
Personnel expense.....	267,058	259,863	217,619	198,273	196,903
Net occupancy expense.....	40,232	40,504	36,629	36,692	35,689
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,996	4,057	1,897	1,344	1,257
Other operating expenses.....	135,673	111,280	103,647	94,505	93,660
Fee income on mutual funds and annuities.....	8,546	5,082	5,490	5,599	5,538
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,811	2,960	2,982	2,669	2,624
Average personnel expense per employee.....	95	87.79	72.98	74.29	75.04
Average assets per employee.....	6,862.75	5,642.60	4,568.80	4,781.48	4,844.87

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	3.10	2.17	67	1.95	2.02	55	3.17	2.72	60	3.51	3.08	60	3.61	2.85
Overhead expenses / Net Interest Income + non-interest income	57.89	59.28	38	55.11	62.28	24	56.37	61.29	34	57.20	60.88	28	60.04	63.61
Percent of Average Assets														
Total overhead expense	2.32	2.17	63	2.49	2.57	57	2.64	2.69	54	2.59	2.71	47	2.58	2.72
Personnel expense.....	1.38	1.21	72	1.56	1.30	76	1.60	1.41	69	1.55	1.44	60	1.55	1.42
Net occupancy expense.....	0.21	0.23	35	0.24	0.26	41	0.27	0.28	46	0.29	0.28	55	0.28	0.29
Other operating expenses.....	0.72	0.72	62	0.69	0.94	29	0.77	0.97	41	0.75	0.97	31	0.75	1
Overhead less non-interest income	0.89	1.10	29	0.93	1.25	24	1.37	1.32	49	1.34	1.38	42	1.37	1.34
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	57.74	58.83	40	54.89	61.82	24	56.04	60.64	35	56.82	60.37	32	59.06	62.73
Personnel expense.....	34.50	32.93	58	34.32	32.36	60	33.90	32.39	57	34.06	32.51	57	35.51	32.93
Net occupancy expense.....	5.20	6.23	33	5.35	6.58	28	5.71	6.52	33	6.30	6.48	47	6.44	6.70
Other operating expenses.....	18.04	19.18	47	15.23	22.28	15	16.44	21.20	22	16.46	20.90	22	17.12	22.41
Total non-interest income	35.66	27.67	71	34.46	28.83	66	27	29.23	56	27.43	28.50	55	27.66	31.08
Fiduciary activities income	4.92	2.20	81	4.28	2.09	79	4.72	1.97	82	5.20	2.14	85	5.10	2.38
Service charges on domestic deposit accounts	5.38	3.27	82	5.01	3.27	81	6.06	3.88	80	6.39	4.15	80	6.39	4.28
Trading revenue.....	0	0.62	48	0	1.28	43	0	1.18	39	0	0.85	44	0	0.90
Investment banking fees and commissions.....	3.20	2.58	72	2.69	2.46	70	2.80	3.54	66	2.68	3.42	65	2.58	3.62
Insurance activities revenue.....	0.03	0.36	42	0.07	0.41	51	0.10	0.47	52	0.12	0.47	55	0.16	0.55
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01
Net servicing fees	-0.02	0.60	5	-0.46	0.01	16	0.24	0.28	63	0.66	0.65	65	0.61	0.60
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	11.17	3.30	91	12.59	3.92	87	3.77	1.86	80	2.93	1.61	75	2.92	1.67
Other non-interest income.....	10.99	9.27	71	10.29	9.65	65	9.31	10.04	59	9.45	9.86	58	9.91	10.77
Overhead less non-interest income	22.07	30.52	22	20.43	31.93	17	29.04	31.06	36	29.39	31.46	35	31.40	31.19
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.80	21.18	69	22.32	18.63	73	22.71	20.56	67	21.11	19.04	67	34.27	32.99
Applicable income tax + TE / Pretax net operating income + TE	23.46	22.67	66	23.24	21.18	64	24.06	23.23	64	22.80	21.56	57	38.60	37.95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	7,241,884	6,770,231	6,618,594	5,626,353	5,487,049	6.97	35.97	
Commercial and industrial loans	1,475,024	1,955,143	1,240,107	1,088,749	1,063,352	-24.56	34.58	
Loans to individuals	1,029,443	1,026,180	1,015,929	1,040,080	1,017,656	0.32	7.94	
Loans to depository institutions and acceptances of other banks	0	0	0	0	325			
Agricultural loans	72,087	75,247	102,471	88,427	87,619	-4.20	-17.32	
Other loans and leases	571,725	575,253	507,569	490,276	495,837	-0.61	35.89	
Less: Unearned income	13,782	26,985	7,654	5,975	5,608	-48.93	150.81	
Loans and leases, net of unearned income	10,376,381	10,375,069	9,477,016	8,327,910	8,146,230	0.01	31.71	
Less: Allowance for loan and lease losses	152,387	150,457	132,949	128,044	128,242	1.28	20.08	
Net loans and leases	10,223,994	10,224,612	9,344,067	8,199,866	8,017,988	-0.01	31.90	
Debt securities that reprice or mature in over 1 year	4,658,281	3,635,898	1,597,621	967,080	1,559,610	28.12	121.20	
Mutual funds and equity securities	7,140	7,284	7,150	29,126	103,048	-1.98	-92.63	
Subtotal	14,889,415	13,867,794	10,948,838	9,196,072	9,680,646	7.37	49.58	
Interest-bearing bank balances	3,266,984	1,597,706	746,806	1,044,438	789,957	104.48	350.65	
Federal funds sold and reverse repos	1,578	10,238	200,831	194,183	1,430	-84.59	-77.25	
Debt securities that reprice or mature within 1 year	1,069,855	1,716,688	1,978,008	1,858,407	1,558,808	-37.68	-4.60	
Trading assets	2	216	108	125	299	-99.07	-98.59	
Total earning assets	19,227,834	17,192,642	13,874,591	12,293,225	12,031,140	11.84	62.84	
Non-interest-bearing cash and due from depository institutions	149,134	246,212	256,499	239,047	188,816	-39.43	-22.19	
Premises, fixed assets, and leases	211,610	218,062	225,804	164,684	168,653	-2.96	21.44	
Other real estate owned	6,644	10,580	9,756	11,354	16,020	-37.20	-66.38	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	688,559	651,967	627,781	485,860	486,515	5.61	37.59	
Total assets	20,283,781	18,319,463	14,994,431	13,194,170	12,891,144	10.72	59.79	
Quarterly average assets	19,926,184	17,727,072	14,378,475	12,753,744	12,701,860	12.41	58.95	
Average loans and leases (YTD)	10,354,274	10,036,140	8,639,119	8,256,094	8,027,420	3.17	36.18	
Memoranda								
Loans held-for-sale	75,782	134,434	73,172	32,116	39,964	-43.63	72.10	
Loans not held-for-sale	10,300,599	10,240,635	9,403,844	8,295,794	8,106,266	0.59	31.48	
Real estate loans secured by 1–4 family	1,973,249	1,853,533	1,832,589	1,571,360	1,519,581	6.46	31.11	
Commercial real estate loans	4,994,610	4,655,407	4,503,934	3,841,195	3,767,414	7.29	37.68	
Construction and land development	856,527	709,601	770,963	660,849	639,459	20.71	39.15	
Multifamily	722,568	674,515	580,189	522,083	476,041	7.12	55.39	
Nonfarm nonresidential	3,415,151	3,271,291	3,152,782	2,658,263	2,651,914	4.41	34.09	
Real estate loans secured by farmland	274,025	261,291	282,071	213,798	200,054	4.87	41.58	
Total investment securities	5,735,276	5,359,870	3,582,779	2,854,613	3,221,466	7.00	72.53	
U.S. Treasury securities	1,458,216	866,472	357,622	269,589	37,324	68.29	4852.84	
US agency securities (excluding mortgage-backed securities)	1,543,314	1,730,254	845,909	699,738	1,053,979	-10.80	26.86	
Municipal securities	89,929	134,225	237,740	389,639	534,270	-33.00	-86.75	
Mortgage-backed securities	2,595,856	2,490,626	1,711,641	1,067,886	1,033,619	4.23	171.51	
Asset-backed securities	11,313	22,246	28,609	38,438	49,273	-49.15	-80.14	
Other debt securities	29,508	108,763	394,108	360,197	409,953	-72.87	-89.82	
Mutual funds and equity securities	7,140	7,284	7,150	29,126	103,048	-1.98	-92.63	
Available-for-sale securities	5,718,356	5,323,017	3,518,407	2,747,237	3,131,848	7.43	78.25	
U.S. Treasury securities	1,458,216	866,472	357,622	269,589	37,324	68.29	4852.84	
US agency securities (excluding mortgage-backed securities)	1,543,314	1,730,254	845,909	699,738	1,053,979	-10.80	26.86	
Municipal securities	80,205	104,729	180,608	311,503	444,797	-23.42	-85.74	
Mortgage-backed securities	2,595,800	2,490,553	1,711,551	1,067,772	1,033,474	4.23	171.56	
Asset-backed securities	11,313	22,246	28,609	38,438	49,273	-49.15	-80.14	
Other debt securities	29,508	108,763	394,108	360,197	409,953	-72.87	-89.82	
Mutual funds and equity securities	0	0	0	0	103,048		-100.00	
Held-to-maturity securities appreciation (depreciation)	108	359	898	1,180	2,529	-69.92	-96.47	
Available-for-sale securities appreciation (depreciation)	-28,133	30,816	6,275	-15,123	32,916			
Structured notes, fair value	65,728	50,951	5,586	4,750	6,039	29.00	723.76	
Pledged securities	2,378,566	3,675,748	2,651,053	2,141,124	2,266,960	-35.29	6.42	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	6,297,945	5,375,997	3,749,317	2,927,161	644,137	17.15	1004.78
NOW, ATS and transaction accounts	572,669	474,730	421,713	150,307	138,441	20.63	163.37
Time deposits less brokered deposits < \$250K	981,736	1,165,272	1,261,914	1,141,244	1,177,634	-15.75	
MMDA and other savings accounts	8,015,802	7,073,143	5,804,337	5,617,726	7,669,106	13.33	9.49
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	15,868,152	14,089,142	11,237,281	9,836,438	9,629,318	12.63	77.39
Time deposits of \$250K or more	262,983	297,831	310,128	236,067	205,633	-11.70	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	1,421,371	1,315,747	1,022,347	944,148	1,009,403	8.03	16.33
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	1,535	1,773	0	0	-100.00	
Other borrowings w/remaining maturity over 1 year	0	3,745	33,505	0	0	-100.00	
Brokered deposits < \$250K	4,259	13,283	47,990	49,762	59,807	-67.94	
Noncore funding	1,688,613	1,632,141	1,415,743	1,229,977	1,274,843	3.46	-8.85
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	0	0	6,702	0	0	0	
Other liabilities	221,355	267,525	208,642	180,872	201,769	-17.26	4.34
Total liabilities	17,778,120	15,988,808	12,868,368	11,247,287	11,105,930	11.19	61.47
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5,956	5,956	5,956	5,956	5,956	0.00	0.00
Common surplus	5,460	5,250	5,250	5,250	5,250	4.00	4.00
Retained earnings	2,649,879	2,449,521	2,253,438	2,081,588	1,905,144	8.18	48.20
Accumulated other comprehensive income	-76,260	-50,653	-59,162	-66,492	-51,717		
Other equity capital components	-79,374	-79,419	-79,419	-79,419	-79,419		
Total holding company equity capital	2,505,661	2,330,655	2,126,063	1,946,883	1,785,214	7.51	48.81
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,505,661	2,330,655	2,126,063	1,946,883	1,785,214	7.51	48.81
Total liabilities and capital	20,283,781	18,319,463	14,994,431	13,194,170	12,891,144	10.72	59.79
Memoranda							
Non-interest-bearing deposits	6,297,945	5,375,997	3,749,317	3,345,110	3,164,308	17.15	95.38
Interest-bearing deposits	9,837,449	9,024,259	7,846,082	6,777,157	6,730,450	9.01	54.85
Total deposits	16,135,394	14,400,256	11,595,399	10,122,267	9,894,758	12.05	68.50
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,330,655	2,126,063	1,946,883	1,785,214	1,683,796		
Accounting restatements	0	0	-180	0	0		
Net income	246,830	240,776	209,643	177,576	128,050		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	46,471	44,693	37,613	30,976	19,913		
Change in other comprehensive income	-25,608	8,509	7,330	15,069	-6,723		
Changes in debit to ESOP liability	0	0	0	0	4		
Other adjustments to equity capital	255	0	0	0	0		
Holding company equity capital, ending balance	2,505,661	2,330,655	2,126,063	1,946,883	1,785,214		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	35.70	36.25	45	36.96	36.22	43	44.14	37.78	55	42.64	37.19	52	42.56	35.54	58
Commercial and industrial loans	7.27	10.76	32	10.67	13.52	34	8.27	12.02	30	8.25	12.85	29	8.25	12.62	31
Loans to individuals	5.08	3.36	75	5.60	3.40	73	6.78	4.20	71	7.88	4.31	78	7.89	4.47	74
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	60
Agricultural loans.....	0.36	0.18	79	0.41	0.19	78	0.68	0.24	83	0.67	0.30	82	0.68	0.21	85
Other loans and leases.....	2.82	4.47	45	3.14	4.63	48	3.39	5.01	43	3.72	5	44	3.85	5.10	43
Net loans and leases.....	50.40	58.67	23	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31	62.20	62.73	35
Debt securities over 1 year.....	22.97	19.46	66	19.85	15.55	71	10.65	14.60	26	7.33	14.63	14	12.10	14.83	39
Mutual funds and equity securities	0.04	0.06	56	0.04	0.05	55	0.05	0.06	58	0.22	0.06	90	0.80	0.06	98
Subtotal	73.41	79.22	23	75.70	78.16	26	73.02	79.65	19	69.70	79.97	17	75.10	79.31	23
Interest-bearing bank balances	16.11	8.50	86	8.72	7.51	62	4.98	3.06	73	7.92	3.04	87	6.13	3.46	77
Federal funds sold and reverse repos	0.01	0.54	63	0.06	0.82	69	1.34	1.57	80	1.47	1.66	78	0.01	1.81	53
Debt securities 1 year or less	5.27	1.56	90	9.37	1.68	96	13.19	1.91	97	14.09	1.96	97	12.09	1.86	95
Trading assets	0	0.49	39	0	1.01	35	0	1.19	30	0	1.33	32	0	1.34	32
Total earning assets.....	94.79	91.77	83	93.85	91.05	79	92.53	89.53	80	93.17	89.74	84	93.33	89.84	85
Non-interest cash and due from depository institutions.....	0.74	0.82	42	1.34	1.07	75	1.71	1.14	87	1.81	1.21	84	1.46	1.22	68
Other real estate owned.....	0.03	0.01	87	0.06	0.02	85	0.07	0.03	82	0.09	0.04	84	0.12	0.05	84
All other assets.....	4.47	7.35	16	4.81	7.82	13	5.76	9.27	15	5.02	8.98	12	5.21	8.86	14
Memoranda															
Short-term investments	21.39	11.47	86	18.15	11.17	81	19.51	7.63	86	23.47	7.80	89	18.23	8.69	85
U.S. Treasury securities.....	7.19	1.47	89	4.73	0.84	90	2.39	1.03	75	2.04	1.04	76	0.29	1.02	51
US agency securities (excluding mortgage-backed securities)	7.61	0.82	96	9.44	0.63	99	5.64	0.54	97	5.30	0.69	95	8.18	0.75	98
Municipal securities	0.44	1.73	39	0.73	1.69	47	1.59	1.34	66	2.95	1.62	75	4.14	1.60	84
Mortgage-backed securities	12.80	14.14	45	13.60	11.75	61	11.42	11.44	51	8.09	11.13	31	8.02	11.06	33
Asset-backed securities	0.06	0.50	56	0.12	0.32	63	0.19	0.28	69	0.29	0.33	72	0.38	0.30	72
Other debt securities	0.15	0.53	44	0.59	0.42	72	2.63	0.39	94	2.73	0.41	94	3.18	0.38	93
Loans held-for-sale.....	0.37	0.55	64	0.73	0.52	68	0.49	0.39	69	0.24	0.30	57	0.31	0.33	63
Loans held for investment	50.78	58.06	25	55.90	61.72	24	62.72	63.50	35	62.87	63.93	32	62.88	62.63	35
Real estate loans secured by 1–4 family	9.73	11.46	41	10.12	11.91	42	12.22	13.29	46	11.91	13.46	42	11.79	13.44	40
Revolving	1.21	1.42	54	1.46	1.66	52	1.95	2.07	53	2.04	2.27	50	2.09	2.40	47
Closed-end, secured by first liens	8.27	9.67	43	8.29	9.81	44	9.76	10.69	46	9.27	10.57	46	9.16	10.35	44
Closed-end, secured by junior liens	0.25	0.17	79	0.37	0.22	80	0.51	0.28	82	0.60	0.31	83	0.54	0.34	77
Commercial real estate loans	24.62	22.69	54	25.41	22.22	55	30.04	22.23	63	29.11	21.58	63	29.22	19.88	66
Construction and land development.....	4.22	3.34	62	3.87	3.40	61	5.14	3.44	73	5.01	3.51	69	4.96	3.25	74
Multifamily.....	3.56	3.57	61	3.68	3.12	66	3.87	3.01	72	3.96	2.72	77	3.69	2.54	78
Nonfarm nonresidential	16.84	14.57	59	17.86	14.72	61	21.03	14.69	68	20.15	14.44	67	20.57	13.30	71
Real estate loans secured by farmland.....	1.35	0.30	89	1.43	0.33	88	1.88	0.36	90	1.62	0.41	85	1.55	0.32	88

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	69.79	61.05	60	65.25	57.15	62	69.84	57.46	63	67.56	56.49	59	67.36	54.84	60
Real estate loans secured by 1–4 family.....	19.02	19.86	48	17.87	19.43	42	19.34	20.75	42	18.87	21.10	39	18.65	21.45	36
Revolving	2.36	2.43	52	2.58	2.64	51	3.09	3.15	50	3.24	3.50	48	3.31	3.77	46
Closed-end.....	16.66	17.24	47	15.29	16.59	44	16.25	17.39	44	15.63	17.39	40	15.34	17.41	36
Commercial real estate loans	48.13	37.86	65	44.87	34.63	64	47.52	33.52	73	46.12	32.14	68	46.25	29.99	77
Construction and land development.....	8.25	5.65	72	6.84	5.26	68	8.14	5.09	74	7.94	5.20	77	7.85	4.90	77
1–4 family.....	3.02	1.18	86	2.52	0.93	87	2.88	0.94	86	1.98	1.02	74	1.96	0.89	77
Other	5.24	4.40	61	4.32	4.19	56	5.26	4.02	67	5.95	4.05	70	5.89	3.90	75
Multifamily.....	6.96	5.78	68	6.50	4.96	69	6.12	4.69	69	6.27	4.10	78	5.84	3.84	77
Nonfarm nonresidential	32.92	24.56	68	31.53	22.93	72	33.27	22.15	73	31.92	21.40	73	32.55	20.03	79
Owner-occupied.....	11.91	8.29	72	12.01	7.68	75	13.80	7.72	85	13.71	8.03	82	14.48	7.58	88
Other.....	21	15.94	69	19.52	14.95	64	19.46	14.34	69	18.21	13.38	67	18.08	12.45	71
Real estate loans secured by farmland.....	2.64	0.54	90	2.52	0.54	89	2.98	0.55	91	2.57	0.63	88	2.46	0.51	88
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	61
Commercial and industrial loans	14.22	18.86	40	18.84	22.17	39	13.09	19.53	29	13.07	20.32	26	13.05	20.53	27
Loans to individuals	9.92	6.24	75	9.89	6.13	73	10.72	7.13	71	12.49	7.36	78	12.49	7.61	73
Credit card loans	0.72	0.53	77	0.70	0.65	75	0.85	0.81	73	0.93	1.02	73	0.89	1.12	71
Agricultural loans.....	0.69	0.34	80	0.73	0.32	81	1.08	0.37	84	1.06	0.46	82	1.08	0.33	85
Other loans and leases.....	5.51	8.75	51	5.54	9.09	50	5.36	9.85	44	5.89	9.66	47	6.09	10.32	42
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	301.98	391.81	34	309.06	381.27	37	335.10	391.26	39	295.08	379.80	35	318.43	366.85	43
Real estate loans secured by 1–4 family.....	82.28	126.06	33	84.61	125.03	32	92.78	138.18	32	82.41	137.84	29	88.18	138.55	32
Revolving	10.20	15.44	46	12.21	17.42	45	14.81	21.26	43	14.14	23.33	39	15.67	25.05	42
Closed-end.....	72.09	108.85	32	72.41	106.14	32	77.98	115.20	34	68.27	112.79	31	72.52	111.69	33
Commercial real estate loans	208.27	245.88	38	212.52	234.65	42	228.03	229.44	49	201.46	219.72	45	218.63	204.45	53
Construction and land development.....	35.72	35.95	54	32.39	35.62	50	39.03	34.95	59	34.66	35.36	54	37.11	32.91	58
1–4 family.....	13.05	7.42	76	11.94	6.34	76	13.81	6.61	77	8.66	7.04	63	9.28	6.16	71
Other	22.67	28.11	45	20.46	28.16	41	25.22	27.32	50	26	27.26	50	27.83	26.01	55
Multifamily.....	30.13	38.66	53	30.79	32.74	58	29.38	31.04	54	27.38	27.85	56	27.63	25.95	62
Nonfarm nonresidential	142.42	158.05	44	149.34	155.06	46	159.63	152.10	51	139.42	147.22	48	153.90	137.03	55
Owner-occupied.....	51.55	52.99	53	56.86	52.37	57	66.24	53.07	62	59.87	54.89	57	68.44	51.62	67
Other	90.88	102.54	42	92.47	100.54	43	93.39	97.41	48	79.54	91.80	47	85.45	84.09	52
Real estate loans secured by farmland.....	11.43	3.22	86	11.93	3.44	85	14.28	3.60	87	11.21	4.02	82	11.61	3.31	86
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0.02	0.68	59
Commercial and industrial loans	61.51	114.45	23	89.25	139.91	26	62.79	122.02	25	57.10	128.82	19	61.71	126.55	24
Loans to individuals	42.93	34.55	70	46.85	37.47	69	51.44	43.51	64	54.55	42.67	66	59.06	44.83	65
Credit card loans	3.10	2.77	74	3.32	3.30	73	4.09	4.34	73	4.06	5.31	72	4.21	5.73	69
Agricultural loans.....	3.01	1.86	76	3.44	1.88	76	5.19	2.18	80	4.64	2.72	78	5.08	1.88	83
Other loans and leases.....	23.84	51.06	34	26.26	49.54	35	25.70	52.44	32	25.71	51.79	33	28.77	52.78	32
Supplemental															
Non-owner occupied CRE loans / Gross loans	37	30.07	65	33.49	27.32	62	34.44	26.45	65	33.54	24.79	69	32.87	23.09	72
(CECL transition adjusted)	160.09	195.33	39	158.64	183.76	39	165.27	178.57	44	146.51	167.93	45	155.38	156.17	53
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	211.63	252.85	37	215.50	240.85	42	231.51	236.10	48	206.38	225.98	45	223.82	210.40	53

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	21.39	11.47	86	18.15	11.17	81	19.51	7.63	86	23.47	7.80	89	18.23	8.69	85
Percent of Total Assets															
Short-term investments	44.44	29.03	85	37.89	26.22	84	27.45	22.44	73	26.64	22.72	73	24.09	24.04	62
Liquid assets	28.28	21.63	68	29.26	17.85	88	23.89	16.99	78	21.64	17.27	72	24.99	17.35	83
Investment securities	50.40	58.67	23	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31	62.20	62.73	35
Net loans and leases	50.74	59.49	22	56.14	62.48	24	62.73	64.84	34	62.68	65.07	29	62.67	63.89	33
Net loans, leases and standby letters of credit	78.23	75.71	46	76.91	70.67	58	74.94	63.09	76	74.55	62.13	78	74.70	61.26	76
Core deposits	8.32	10.30	54	8.91	14.13	41	9.44	19.36	26	9.32	21.34	14	9.89	22.32	18
Noncore funding	1.30	1.58	51	1.63	2.11	45	2.07	2.94	39	1.79	2.89	31	1.60	2.57	39
Time deposits of \$250K or more	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Foreign deposits	7.01	1.23	93	7.18	1.47	93	6.82	1.94	86	7.16	1.97	88	7.83	2.23	88
Federal funds purchased and repos	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Secured federal funds purchased	0	0.54	98	7.13	0.54	99	5.48	0.48	97	5.68	0.54	98	7.82	0.73	99
Net federal funds purchased (sold)	7	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Commercial paper	0	1	11	0.01	1.24	20	0.01	3.01	8	0	3.67	2	0	3.96	3
Other borrowings w/remaining maturity of 1 year or less	36.03	37.37	48	35.47	39.38	38	41.53	39.29	54	45.31	40.29	69	40.17	41.61	43
Earning assets that reprice within 1 year	4.81	6.39	51	6.32	8.20	48	8.88	10.19	50	7.66	10.01	44	8.15	8.46	55
Interest-bearing liabilities that reprice within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Long-term debt that reprices within 1 year	31.22	29.65	54	29.15	29.11	44	32.65	26.63	63	37.65	27.38	75	32.02	29.77	50
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-17.79	-2.33	9	-12.20	3.20	9	-13.78	14.45	2	-20.28	16.62	1	-11.09	17.03	2
Net short-term noncore funding dependence	-18.15	-7.71	19	-12.63	-4.76	20	-14.61	3.38	10	-20.82	4.66	9	-11.47	4.83	11
Short-term investment / Short-term noncore funding	265.29	273.46	61	211.57	184.19	64	220.83	77.77	88	262.43	66.46	94	189.87	74.86	83
Liquid assets - short-term noncore funding / Nonliquid assets	65.49	36.68	85	47.20	28.18	82	25.66	16.97	76	24.12	16.04	74	19.09	18.16	65
Net loans and leases / Total deposits	63.36	72.79	29	71	79.43	28	80.58	90.31	25	81.01	90.08	26	81.03	90.14	27
Net loans and leases / Core deposits	64.43	78.25	25	72.57	88.34	22	83.15	103.93	16	83.36	105	16	83.27	105.65	19
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.12	45	0.02	1.57	12	0.05	0.72	21	0.07	-0.82	85	0.16	-0.31	82
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.25	-0.25	21	1.51	4.31	14	0.34	1.36	25	-0.85	-1.98	77	2.06	-0.77	92
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.02	40	0.01	0.02	57	0	0	45	-0.01	-0.05	42	0	-0.08	43
Percent of Investment Securities															
Held-to-maturity securities	0.17	14.28	31	0.55	11.38	38	1.60	12.67	38	2.74	16.19	33	2.78	15.76	35
Available-for-sale securities	99.70	83.77	78	99.31	87.23	71	98.20	85.40	65	96.24	81.88	69	97.22	84.24	64
U.S. Treasury securities	25.43	6.70	87	16.17	4.72	85	9.98	6.15	75	9.44	6.99	66	1.16	6.96	45
US agency securities (excluding mortgage-backed securities)	26.91	4.12	96	32.28	4.01	98	23.61	3.49	96	24.51	4.02	94	32.72	4.42	97
Municipal securities	1.57	8.22	33	2.50	9.83	36	6.64	7.75	57	13.65	9.16	66	16.58	9.31	74
Mortgage-backed securities	45.26	66.54	16	46.47	66.64	17	47.77	67.43	20	37.41	65.45	15	32.09	65.34	11
Asset-backed securities	0.20	2.50	55	0.42	1.91	61	0.80	1.66	67	1.35	2.05	69	1.53	1.74	69
Other debt securities	0.51	3.08	40	2.03	3.01	55	11	2.94	88	12.62	2.79	90	12.73	2.57	90
Mutual funds and equity securities	0.12	0.29	51	0.14	0.35	47	0.20	0.40	54	1.02	0.42	82	3.20	0.51	93
Debt securities 1 year or less	18.65	7.78	84	32.03	10.55	90	55.21	11.86	94	65.10	11.91	94	48.39	11.79	93
Debt securities 1 to 5 years	48.40	18.25	92	31.73	17.03	81	25.63	17.94	72	19.72	19.18	60	35.59	18.80	81
Debt securities over 5 years	32.82	71.11	9	36.11	69.86	14	18.97	66.02	8	14.16	64.73	4	12.83	64.73	6
Pledged securities	41.47	32.26	64	68.58	35.67	89	73.99	30.57	95	75.01	33.30	94	70.37	34.58	90
Structured notes, fair value	1.15	0.11	91	0.95	0.02	95	0.16	0.03	88	0.17	0.04	88	0.19	0.03	89
Percent Change from Prior Like Quarter															
Short-term investments	30.49	27.98	58	13.64	183.32	15	-5.53	26.69	27	31.78	6.77	79	26.81	19.19	74
Investment securities	7	31.36	19	49.60	23.62	83	25.51	11.75	79	-11.39	9.42	7	-3.09	8.45	19
Core deposits	12.63	16.94	41	25.38	26.88	51	14.24	11.23	68	2.15	7.29	32	7.65	12.19	48
Noncore funding	3.46	-14.79	77	15.29	-12.18	80	15.10	6.59	69	-3.52	10.67	25	-31.19	5.59	8

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	3,317,122	3,054,194	2,706,598	2,368,775	2,233,159
Commit: Secured commercial real estate loans	1,078,219	1,027,357	851,828	632,541	559,321
Commit: Unsecured real estate loans	47,532	50,938	35,662	57,585	53,274
Credit card lines (reported semiannually, June/Dec)	511,183	457,308	518,041	472,942	420,498
Securities underwriting	0	0	0	0	0
Standby letters of credit	67,729	59,965	62,435	70,802	61,359
Commercial and similar letters of credit	6,206	6,384	2,703	4,315	7,965
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	16,720	46,463	38,696	8,696	8,696
Credit derivatives - notional amount (holding company as beneficiary)	0	29,796	30,000	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	16,720	76,259	38,696	8,696	8,646
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	30,000	0	0
Derivative Contracts					
Interest rate futures and forward contracts	217,877	473,192	175,830	78,141	84,113
Written options contracts (interest rate)	190,426	403,277	107,570	44,533	42,407
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	436,277	463,410	359,665	191,823	176,329
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.35	22.78	32	16.67	22.01	33	18.05	23.52	35	17.95	24.05	36	17.32	24.03	32
Standby letters of credit	0.33	0.65	38	0.33	0.71	34	0.42	0.84	38	0.54	0.92	40	0.48	0.96	35
Commercial and similar letters of credit	0.03	0.02	77	0.03	0.02	79	0.02	0.02	69	0.03	0.02	72	0.06	0.03	79
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.08	0.24	60	0.25	0.35	67	0.26	0.42	66	0.07	0.52	59	0.07	0.30	63
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0.16	0.30	68	0.20	0.52	70	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0.08	0.18	73	0.42	0.25	79	0.26	0.30	76	0.07	0.52	73	0.07	0.19	76
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0.20	0.45	80	0	0.69	34	0	0.59	34
Derivative contracts	4.16	46.30	19	7.31	48.62	20	4.29	68.47	15	2.38	65.81	13	2.35	75.35	12
Interest rate contracts	4.16	32.46	19	7.31	34.36	22	4.29	47.31	17	2.38	43.84	14	2.35	53.66	13
Interest rate futures and forward contracts	1.07	3.25	67	2.58	6.21	71	1.17	10.67	64	0.59	11.40	59	0.65	13.82	56
Written options contracts (interest rate)	0.94	1.41	64	2.20	2.18	69	0.72	2.47	58	0.34	2.16	46	0.33	2.60	44
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	2.15	20.49	18	2.53	20.83	18	2.40	28.86	15	1.45	26.74	14	1.37	25.60	12
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	32.04	44.98	43	30.43	42.82	44	31.33	45.53	42	28.69	44.93	38	27.82	46.60	33

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	844,580	1,339,879	643,065	314,497	302,849
Interest rate contracts	844,580	1,339,879	643,065	314,497	302,849
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	217,877	473,192	175,830	78,141	84,113
Written options	190,426	403,277	107,570	44,533	42,407
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	190,426	403,277	107,570	44,533	42,407
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	436,277	463,410	359,665	191,823	176,329
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	844,580	1,339,879	643,065	314,497	302,849
Interest rate contracts	844,580	1,339,879	643,065	314,497	302,849
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	670,873	1,012,861	604,191	278,659	269,088
One year or less	217,131	480,894	174,588	76,651	91,650
Over 1 year to 5 years	205,500	10,233	11,377	10,186	9,888
Over 5 years	248,242	521,734	418,226	191,822	167,550
Gross negative fair value (absolute value)	10,021	23,138	6,566	3,829	4,574
Gross positive fair value.....	11,836	26,494	6,864	5,225	4,578
Held for trading.....	0	0	0	0	0
Non-traded.....	11,836	26,494	6,864	5,225	4,578
Current credit exposure on risk-based capital derivative contracts	11,836	26,494	6,864	5,225	4,578
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	25.80	11.16	82	35.32	14.05	79	27.34	13.49	77	24.85	12.78	76	27.77	13.23	79
Written options	22.55	6.28	89	30.10	8.18	89	16.73	5.91	84	14.16	6.60	79	14	6.68	82
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	22.55	5.96	89	30.10	7.73	89	16.73	5.10	88	14.16	5.49	84	14	5.27	87
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	51.66	74.26	19	34.59	68.76	17	55.93	69.75	28	60.99	70.34	30	58.22	68.94	30
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	79.43	92.53	14	75.59	91.48	18	93.95	93.86	36	88.60	94.47	27	88.85	95.63	26
One year or less	25.71	27.56	60	35.89	32.05	65	27.15	32.17	56	24.37	32.51	56	30.26	31.96	63
Over 1 year to 5 years	24.33	27.01	46	0.76	27.06	8	1.77	30.45	14	3.24	31.16	13	3.26	31.85	13
Over 5 years	29.39	29.89	50	38.94	29.56	60	65.04	28.09	84	60.99	28.71	80	55.32	29.43	77
Gross negative fair value (absolute value)	1.19	0.98	64	1.73	1.55	64	1.02	0.83	58	1.22	0.72	86	1.51	0.69	94
Gross positive fair value	1.40	1.34	57	1.98	2.23	49	1.07	1.19	48	1.66	0.85	93	1.51	0.71	92
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	25	0.01	0.07	28	0	0.06	23	0	0.06	21	0	0.06	20
Gross positive fair value (X)	0.01	0.05	20	0.01	0.09	21	0	0.07	20	0	0.06	17	0	0.06	21
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0.01	0.01	49	0.01	0.02	60	0	0.01	55	0	0.01	47	0	0.01	50
Current credit exposure (X)	0.01	0.04	26	0.01	0.06	28	0	0.05	25	0	0.04	27	0	0.04	28
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.10	0.46	31	0.24	0.85	32	0.06	0.73	29	0.05	0.53	33	0.05	0.53	34

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	150,457	132,949	128,044	128,242	126,902
Gross losses	12,238	16,583	16,065	21,915	25,733
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,022	6,938	6,946	5,837	8,930
Net losses	4,216	9,645	9,119	16,078	16,803
Provision for loan and lease losses	6,146	27,153	14,024	15,880	18,143
Adjustments	0	0	0	0	0
Ending balance	152,387	150,457	132,949	128,044	126,902
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.03	-0.09	81	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54	0.14	0.16
Provision for loan and lease losses / Average loans and leases	0.06	-0.16	83	0.27	0.82	9	0.16	0.24	46	0.19	0.24	57	0.23	0.28
Provision for loan and lease losses / Net loan and lease losses	145.78	-105.48	80	281.52	487.86	40	153.79	130.58	71	98.77	134.68	33	107.97	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	1.48	1.23	74	1.47	1.58	47	1.41	0.83	90	1.54	0.90	89	1.58	0.98
Allowance for loan and lease losses / Total loans and leases	1.47	1.20	76	1.45	1.55	46	1.40	0.81	90	1.54	0.89	89	1.57	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	36.14	21.39	79	15.60	11.58	74	14.58	8.03	82	7.96	7.54	67	7.63	8.39
Allowance for loan and lease losses / Nonaccrual assets	689.47	364.13	88	543.74	299.17	85	256.94	218.72	73	457.25	214.03	88	265.75	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	661.95	287.08	89	513.70	244.34	91	251.83	151.73	81	443.66	160.51	91	257.85	136.22
Gross loan and lease losses / Average loans and leases	0.12	0.19	41	0.17	0.34	35	0.19	0.28	44	0.27	0.30	59	0.32	0.33
Recoveries / Average loans and leases	0.08	0.08	54	0.07	0.07	56	0.08	0.08	59	0.07	0.09	46	0.11	0.09
Net losses / Average loans and leases	0.04	0.11	34	0.10	0.27	32	0.11	0.21	41	0.19	0.22	61	0.21	0.24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0
Recoveries / Prior year-end losses	48.37	34.67	75	43.19	33.98	72	31.70	36.22	53	22.68	41.30	27	45.71	33.49
Earnings coverage of net loan and lease losses (X)	77.45	39.72	78	35.04	22.91	79	31.40	24.40	73	15.05	21.75	52	12.95	19.67
Net Loan and Lease Losses By Type														
Real estate loans	-0.02	0.02	18	0.04	0.04	57	0.02	0.01	63	0.01	0.02	51	0.01	0.02
Real estate loans secured by 1-4 family	-0.04	-0.02	28	0.01	0.01	58	0	0.01	45	0.02	0.01	60	0.02	0.03
Revolving	0	-0.07	59	-0.01	0.01	40	0	0.02	50	0.04	0.03	58	0.04	0.09
Closed-end	-0.04	-0.01	17	0.01	0	68	0	0	49	0.02	0.01	67	0.02	0.02
Commercial real estate loans	-0.02	0.04	10	0.05	0.07	56	0.03	0.01	71	0.01	0.01	59	0.01	0.01
Construction and land development	0	0	40	0.03	0	81	0.01	-0.01	82	-0.01	-0.03	50	-0.20	-0.02
1-4 family	0	0	21	0	0	31	0.01	0	93	-0.01	-0.01	23	-0.03	0
Other	0	0	40	0.03	0	82	0	-0.01	77	0	-0.02	83	-0.16	-0.01
Multifamily	0	0.01	14	-0.02	0	9	-0.05	0	5	-0.01	0	19	-0.03	-0.01
Nonfarm nonresidential	-0.02	0.05	7	0.07	0.11	55	0.04	0.02	75	0.02	0.02	61	0.06	0.03
Owner-occupied	-0.01	0.01	13	0.01	0.02	49	0.03	0.01	84	0.01	0.01	61	0.03	0.01
Other	-0.02	0.04	7	0.06	0.08	65	0.01	0.01	71	0.01	0.01	65	0.03	0.01
Real estate loans secured by farmland	0	0	54	0	0.02	14	0	0.01	48	-0.01	0	18	-0.08	0.01
Commercial and industrial loans	0.13	0.17	50	0.03	0.47	13	0.02	0.37	9	0.58	0.31	80	0.68	0.39
Loans to individuals	0.33	0.71	29	0.57	1.13	34	0.67	1.17	37	0.75	1.16	51	0.80	1.25
Credit card loans	1.56	1.84	37	2.48	2.92	36	2.76	3.11	36	2.74	2.92	35	3.25	2.92
Agricultural loans	0.02	0.02	75	0.06	0.19	65	0.06	0.08	71	0.18	0.15	72	0.03	0.18
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.06	0.10	65	0.13	0.15	62	0.16	0.15	67	0.22	0.14	72	0.21	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	20,114		23,979		32,164		32,111		25,188						
90+ days past due loans and leases	919		1,618		1,051		858		1,479						
Nonaccrual loans and leases	22,102		27,671		51,743		28,003		48,257						
Total past due and nonaccrual loans and leases	43,135		53,268		84,958		60,972		74,924						
Restructured 30–89 days past due	2,285		66		453		234		422						
Restructured 90+ days past due	0		224		0		0		0						
Restructured nonaccrual	2,428		6,775		10,687		7,351		15,870						
Total restructured loans and leases	4,713		7,065		11,140		7,585		16,292						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	5,846		8,790		15,743		20,072		20,725						
Other real estate owned	6,644		10,580		9,756		11,354		16,020						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.19	0.32	38	0.23	0.39	34	0.34	0.43	49	0.39	0.44	49	0.31	0.47	36
90+ days past due loans and leases	0.01	0.10	36	0.02	0.12	39	0.01	0.15	27	0.01	0.17	28	0.02	0.20	28
Nonaccrual loans and leases	0.21	0.46	18	0.27	0.66	13	0.55	0.51	59	0.34	0.54	28	0.59	0.63	51
90+ days past due and nonaccrual loans and leases	0.22	0.62	16	0.28	0.85	10	0.56	0.71	45	0.35	0.75	17	0.61	0.88	33
30–89 days past due restructured	0.02	0.01	83	0	0.01	37	0	0.01	50	0	0.02	42	0.01	0.02	45
90+ days past due restructured	0	0	30	0	0.01	71	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.02	0.10	25	0.07	0.13	40	0.11	0.14	53	0.09	0.16	37	0.19	0.20	49
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.19	0.32	38	0.23	0.40	34	0.34	0.43	48	0.39	0.44	49	0.31	0.47	35
90+ days past due assets	0.01	0.10	35	0.02	0.12	37	0.01	0.15	23	0.01	0.18	26	0.02	0.20	27
Nonaccrual assets	0.21	0.47	18	0.27	0.67	13	0.55	0.53	58	0.34	0.57	28	0.59	0.64	50
30+ days past due and nonaccrual assets	0.42	0.97	19	0.51	1.29	13	0.90	1.19	43	0.73	1.26	24	0.92	1.39	32
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.11	0.36	14	0.16	0.52	12	0.35	0.44	45	0.22	0.48	19	0.39	0.54	32
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.37	16	0.22	0.55	16	0.42	0.48	49	0.30	0.52	25	0.51	0.59	41
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.18	0.41	17	0.26	0.60	18	0.52	0.53	57	0.45	0.60	38	0.66	0.72	43
Allowance for loan and lease losses	24.20	62.64	16	31.46	66.66	19	58.44	115.41	23	46.60	118.28	14	66.61	129.01	15
Equity capital + allowance for loan and lease losses	1.39	3.60	15	1.91	4.97	14	3.44	4.28	42	2.88	4.79	29	4.46	5.78	33
Tier 1 capital + allowance for loan and lease losses	1.54	4.30	12	2.16	6.05	13	3.93	5.65	35	3.13	6.16	25	4.96	7.35	26
Loans and leases + other real estate owned	0.36	0.71	23	0.46	0.97	17	0.82	0.85	51	0.72	0.96	36	1.05	1.15	43

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.14	0.26	33	0.19	0.39	30	0.23	0.38	36	0.30	0.42	41	0.21	0.44	20
	90+ days past due		0.01	0.12	49	0.02	0.16	48	0.01	0.16	38	0.01	0.22	30	0.02	0.26	38
	Nonaccrual.....		0.18	0.52	24	0.32	0.76	21	0.61	0.46	70	0.39	0.57	39	0.56	0.69	48
Commercial and industrial	30–89 days past due		0.03	0.24	11	0.04	0.23	13	0.45	0.31	76	0.13	0.30	27	0.12	0.32	26
	90+ days past due		0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	27
	Nonaccrual.....		0.32	0.57	36	0.06	0.75	7	0.59	0.83	43	0.26	0.76	23	1.28	0.93	68
Individuals	30–89 days past due		0.64	0.63	56	0.71	0.83	48	0.90	0.83	53	1.02	0.84	60	1.11	0.97	59
	90+ days past due		0.03	0.09	53	0.04	0.14	49	0.04	0.17	45	0.04	0.16	48	0.05	0.19	42
	Nonaccrual.....		0.35	0.17	80	0.39	0.28	72	0.37	0.17	80	0.30	0.23	68	0.26	0.24	66
Depository institution loans	30–89 days past due			0.01			0			0			0		0	0	46
	90+ days past due			0			0			0			0		0	0.05	44
	Nonaccrual.....			0			0			0			0		0	0	47
Agricultural	30–89 days past due		0.26	0.07	85	0.35	0.17	77	0.11	0.24	63	0.76	0.17	89	0.34	0.17	77
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		0.06	0.70	55	0.01	0.49	49	0.14	0.67	52	0.03	0.75	48	0.09	0.96	42
Foreign governments	30–89 days past due			0.50			0			0.07			0.01			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due		0.51	0.12	87	0.51	0.18	83	0.42	0.20	80	0.48	0.17	86	0.19	0.20	68
	90+ days past due		0	0.01	71	0	0.01	68	0	0.01	72	0	0.01	72	0	0.02	64
	Nonaccrual.....		0.09	0.09	70	0.10	0.15	62	0.04	0.13	48	0.01	0.14	38	0.28	0.10	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.27	0.46	34	0.36	0.65	28	0.62	0.67	60	0.83	0.71	63	0.37	0.74	26
	90+ days past due	0.01	0.24	47	0.04	0.33	55	0.03	0.31	47	0.02	0.46	36	0.06	0.49	48
	Nonaccrual	0.22	0.71	17	0.40	0.89	26	0.77	0.73	60	0.74	0.86	52	0.86	0.97	57
Revolving	30–89 days past due	0.18	0.28	40	0.18	0.48	26	0.35	0.45	39	0.28	0.50	31	0.61	0.61	63
	90+ days past due	0.01	0.02	74	0.05	0.03	77	0.08	0.05	77	0.04	0.05	63	0.06	0.07	63
	Nonaccrual	0.42	1.18	40	0.37	1.13	28	0.45	1	33	0.42	1.17	32	0.19	1.17	19
Closed-end	30–89 days past due	0.28	0.49	36	0.39	0.65	35	0.67	0.70	59	0.94	0.75	70	0.32	0.79	25
	90+ days past due	0.01	0.26	48	0.04	0.38	56	0.02	0.35	45	0.02	0.53	35	0.07	0.57	47
Junior lien	30–89 days past due	0.19	0.67	16	0.40	0.87	28	0.83	0.70	64	0.81	0.84	57	1.01	0.96	58
	Nonaccrual	0.01	0.01	61	0.01	0.02	49	0.05	0.02	80	0.06	0.03	82	0.01	0.03	28
	90+ days past due	0	0	36	0	0	71	0	0	59	0	0	61	0	0	22
	Nonaccrual	0.01	0.03	39	0.04	0.04	53	0.04	0.04	57	0.03	0.06	41	0.06	0.07	57
Commercial real estate	30–89 days past due	0.07	0.15	46	0.11	0.26	42	0.07	0.18	34	0.06	0.17	24	0.14	0.18	44
	90+ days past due	0.01	0.01	69	0	0.02	53	0	0.03	40	0	0.03	20	0	0.04	16
	Nonaccrual	0.16	0.38	31	0.31	0.62	30	0.57	0.23	85	0.26	0.28	55	0.44	0.34	69
Construction and development	30–89 days past due	0.02	0.17	47	0.08	0.28	44	0.04	0.28	36	0.18	0.21	56	0.22	0.23	62
	90+ days past due	0	0.01	38	0	0.01	72	0	0.02	66	0	0.02	31	0	0.03	26
	Nonaccrual	0.08	0.20	58	0.23	0.41	60	0.30	0.20	79	0.29	0.19	73	0.21	0.24	59
1–4 family	30–89 days past due	0.02	0.02	70	0.05	0.03	74	0.02	0.06	57	0	0.06	25	0.18	0.07	78
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0.08	0.03	85	0.08	0.02	88	0.09	0.02	86	0.01	0.03	56
Other	30–89 days past due	0	0.13	44	0.04	0.22	41	0.01	0.20	38	0.18	0.13	71	0.04	0.13	47
	90+ days past due	0	0	41	0	0	81	0	0.01	71	0	0.02	33	0	0.02	29
	Nonaccrual	0.08	0.16	66	0.15	0.35	59	0.22	0.17	77	0.20	0.15	73	0.21	0.18	67
Multifamily	30–89 days past due	0	0.07	27	0.17	0.09	76	0	0.08	19	0.03	0.10	51	0.11	0.07	76
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0.10	0.10	67
Nonfarm non-residential	30–89 days past due	0.09	0.13	55	0.10	0.23	47	0.09	0.14	42	0.04	0.17	17	0.12	0.17	43
	90+ days past due	0.01	0.01	79	0	0.02	61	0	0.03	22	0	0.03	21	0	0.04	20
	Nonaccrual	0.22	0.45	34	0.39	0.80	33	0.74	0.28	88	0.30	0.30	54	0.56	0.38	72
Owner Occupied	30–89 days past due	0.03	0.04	55	0.09	0.07	68	0.07	0.07	58	0.03	0.09	26	0.04	0.07	40
	90+ days past due	0	0	37	0	0	72	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0.21	0.17	66	0.31	0.27	58	0.44	0.16	89	0.10	0.17	40	0.24	0.21	59
Other	30–89 days past due	0.07	0.08	70	0.01	0.14	34	0.02	0.07	38	0.01	0.07	27	0.08	0.09	59
	90+ days past due	0.01	0	86	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0	0.23	16	0.08	0.44	27	0.30	0.10	85	0.19	0.13	71	0.32	0.14	84
Farmland	30–89 days past due	0.47	0.10	87	0.41	0.11	86	0.23	0.23	66	0.79	0.25	85	0.27	0.27	66
	90+ days past due	0	0	45	0.10	0	95	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0.29	0.69	56	0.10	1.13	41	0.14	0.84	44	0.20	1.23	49	0.35	1.07	56
Credit card	30–89 days past due	0.82	0.81	48	1.45	0.95	77	1.18	1.19	41	1.20	1.22	45	1.62	1.08	82
	90+ days past due	0.42	0.45	47	0.61	0.63	43	0.56	0.78	37	0.60	0.73	45	0.63	0.75	44
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-67,958	-68,213	-68,213	-68,213	-68,213										
Retained earnings	2,649,879	2,449,521	2,253,438	2,081,588	1,905,144										
Accumulated other comprehensive income (AOCI)	-76,260	-50,653	-59,162	-66,492	-51,717										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,505,661	2,330,655	2,126,063	1,946,883	1,785,214										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	336,188	341,197	349,765	234,703	241,995										
Accumulated other comprehensive income-related adjustments	-76,261	-50,653	-59,162	-66,492	-51,717										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,245,734	2,040,111	1,835,460	1,778,672	1,594,936										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,245,734	2,040,111	1,835,460	1,778,672	1,594,936										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	6,702	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	6,702	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	6,702	0	0										
Tier 1 Capital	2,245,734	2,040,111	1,842,162	1,778,672	1,594,936										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	144,618	138,155	134,474	122,110	124,396										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					18,014										
Tier 2 capital before deductions	144,618	138,155	134,474	122,110	142,410										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	144,618	138,155	134,474	122,110	142,410										
Exited advanced approach tier 2 capital															
Total capital	2,390,352	2,178,266	1,976,636	1,900,782	1,737,346										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	19,926,184	17,727,072	14,378,475	12,753,744	12,701,860										
Less: Deductions from common equity tier 1 capital	336,188	341,197	346,617	234,703	233,982										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	19,589,996	17,385,875	14,031,858	12,519,041	12,467,878										
Total risk-weighted assets	11,560,156	11,038,576	10,992,298	9,761,347	9,946,351										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	19.43	12.37	96	18.48	12.35	93	16.70	12.11	92	18.22	12.09	94	16.04	12.16	88
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	19.43	13.11	96	18.48	13.08	91	16.76	12.78	88	18.22	12.85	91	16.04	12.95	86
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	20.68	14.91	96	19.73	15.23	89	17.98	14.36	89	19.47	14.45	90	17.47	14.63	85
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	11.46	8.98	90	11.73	9.13	93	13.13	9.76	94	14.21	9.71	97	12.79	9.53	92
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			1,392			-100.00
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			1,392			-100.00
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			1,358			-100.00
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			1,358			-100.00
Total insurance underwriting net income		0			0			0			452			527			-100.00
Total property and casualty		0			0			0			317			304			-100.00
Total life and health		0			0			0			135			223			-100.00
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		199			554			669			692			860	-64.08	-77.99	
Other insurance activities income		199			554			669			686			797	-64.08	-73.71	
Insurance and reinsurance underwriting income		0			0			0			6			63			-100.00
Premiums		0			0			0			6			63			-100.00
Credit related insurance underwriting		0			0			0			6			63			-100.00
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			4			3			-100.00
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		23,653			23,401			22,848			2,677			2,570	1.08	851.83	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0.01	0.01	76				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			0	52.23	16				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			100	47.77	83				
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			0	2.52	45				
Insurance activities revenue / Adjusted operating income	0.03	0.36	42	0.07	0.41	51	0.10	0.47	52	0.12	0.47	55	0.16	0.55	55				
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0.87	4.86	76	7.33	4.64	83				
Credit related premium income / Total premium income	32.99			38.23			34.91			100	44.54	78	100	43.04	79				
Other premium income / Total premium income	67.01			61.77			65.09			0	55.46	21	0	56.96	20				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0.25	0.08	86	0.41	0.04	92				
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64				5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			16.42	-2.99	85				
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			66.67	160.49	28	4.76	127.33	11				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	0	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.99	12	9	1.07	11.03	12	1.16	11.51	15	0.14	10.22	12	0.15	9.84	14				
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32				

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017						
Foreign Activities														
Total foreign loans and leases	0		0		69		80		84					
Real estate loans.....	0		0		69		80		84					
Commercial and industrial loans	0		0		0		0		0					
Loans to depository institutions and other banks acceptances	0		0		0		0		0					
Loans to foreign governments and institutions	0		0		0		0		0					
Loans to individuals	0		0		0		0		0					
Agricultural loans.....	0		0		0		0		0					
Other foreign loans.....	0		0		0		0		0					
Lease financing receivables.....	0		0		0		0		0					
Debt securities	0		0		0		0		0					
Interest-bearing bank balances	0		0		0		0		0					
Total selected foreign assets	0		0		69		80		84					
Total foreign deposits	0		0		0		0		0					
Interest-bearing deposits	0		0		0		0		0					
Non-interest-bearing deposits.....	0		0		0		0		0					
Analysis Ratios														
Yield: Foreign loans	0.66		0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....	0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type														
Real estate loans	0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans	0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions	0			0			0			0			0	
Growth Rates														
Net loans and leases.....	6.83		-100	-2.40	1	-13.75	22.48	20	-4.76	7.24	32	-3.45	21.19	46
Total selected assets.....	9.48		-100	2.04	2	-13.75	12.40	21	-4.76	3.24	31	-3.45	21.86	41
Deposits	0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		26,042	49,153	63,923	0	0	0	-47.02
1–4 family residential loans		26,042	49,153	63,923	0	0	0	-47.02
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0.13	0.27	0.43	0	0	0	0
1–4 family residential loans		0.13	0.27	0.43	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		16.85	15.65	16.80				
Home equity lines		2.35	2.56	3.06				
Credit card receivables.....		0.71	0.69	0.85				
Auto loans and other consumer loans.....		8.79	8.74	9.25				
Commercial and industrial loans		14.16	18.71	12.99				
All other loans and leases.....		57.14	53.65	57.06				

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0		
1–4 family residential loans.....	0	0	0		
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0		
Seller's interest carried as securities and loans	0	0	0		
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.03	0.03	0.04	0.10	0.12
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0		
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0		
Total past due securitized assets percent of securitized assets	0	0	0		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.28	0.37	0.65		
Home equity lines	0.18	0.18	0.35		
Credit card receivables	0.82	1.45	1.18		
Commercial and industrial loans	0.03	0.04	0.45		
All other loans and leases	0.20	0.24	0.23		
Total managed loans past due 30–89 days	0.19	0.23	0.34		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.04	0.02		
Home equity lines	0.01	0.05	0.08		
Credit card receivables	0.42	0.61	0.56		
Commercial and industrial loans	0	0	0		
All other loans and leases	0.01	0.01	0		
Total managed loans past due 90+ days	0.01	0.02	0.01		
Total Past Due Managed Assets	0.20	0.24	0.35		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.04	0.01	0		
Home equity lines	0	-0.01	0		
Credit card receivables	1.56	2.48	2.76		
Commercial and industrial loans	0.13	0.03	0.02		
All other loans and leases	0.03	0.11	0.10		
Net Losses on Managed Assets Percent of Total Managed Assets	0.04	0.09	0.10		

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	145,445	91,956	145,399	156,499	57,511	58.17	323.38
Dividends	130,600	75,500	124,000	139,150	43,800	72.98	485.65
Interest	540	1,530	7,591	4,192	1,204	-64.71	-28.76
Management and service fees	14,305	14,926	13,808	13,157	12,507	-4.16	26.65
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	143	173	2,148	1,153	321	-17.34	-51.03
Dividends	0	0	2,000	1,000	0		
Interest	0	0	0	0	0		
Management and service fees	143	173	148	153	321	-17.34	-51.03
Other income	0	0	0	0	0		
Income from subsidiary holding companies	32,786	18,652	54,380	45,740	31,434	75.78	229.41
Dividends	27,300	13,000	47,750	40,749	27,249	110.00	343.90
Interest	136	647	2,261	559	0	-78.98	
Management and service fees	5,350	5,005	4,369	4,432	4,185	6.89	40.68
Other income	0	0	0	0	0		
Total income from subsidiaries	178,374	110,781	201,927	203,392	89,266	61.01	299.96
Securities gains (losses)	51	0	22	2,156	-24		5000.00
Other operating income	493	1,304	4,557	5,657	11,005	-62.19	-97.34
Total operating income	178,918	112,085	206,506	211,205	100,247	59.63	183.48
Operating Expenses							
Personnel expenses	25,349	26,764	20,944	19,698	21,723	-5.29	34.23
Interest expense	0	0	0	0	0		
Other expenses	10,355	8,936	9,732	9,111	8,352	15.88	27.92
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	35,704	35,700	30,676	28,809	30,075	0.01	32.34
Income (loss) before taxes	143,214	76,385	175,830	177,162	70,172	87.49	296.33
Applicable income taxes (credit)	-3,452	-2,857	2,284	-913	18,479		
Extraordinary items					0		
Income before undistributed income of subsidiaries	146,666	79,242	173,546	178,075	51,693	85.09	282.61
Equity in undistributed income of subsidiaries	100,164	161,534	36,097	-499	76,357	-37.99	-3.41
Bank subsidiaries	100,164	114,141	35,383	-1,953	65,352	-12.25	27.53
Nonbank subsidiaries	0	43	-1,835	-900	2,598	-100.00	-100.00
Subsidiary holding companies	0	47,350	2,549	2,354	8,407	-100.00	-100.00
Net income (loss)	246,830	240,776	209,643	177,576	128,050	2.51	73.79
Memoranda							
Bank net income	230,764	189,641	159,383	137,197	109,152	21.68	128.84
Nonbank net income	0	43	165	100	2,598	-100.00	-100.00
Subsidiary holding companies' net income	27,300	60,350	50,299	43,103	35,656	-54.76	-8.76

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	2,551,940	97.11	1,561,497	63.02	1,542,527	68.15	1,322,959	900,172	63.43	210.02	
Common and preferred stock	1,909,796	72.67	1,094,334	44.17	1,076,778	47.58	917,089	890,704	74.52	134.51	
Excess cost over fair value	0	0	7,935	0.32	7,935	0.35	7,935	7,879	-100.00	-100.00	
Loans, advances, notes, and bonds	640,000	24.35	457,255	18.45	456,000	20.15	397,000	0	39.97		
Other receivables	2,144	0.08	1,973	0.08	1,814	0.08	935	1,589	8.67	141.44	
Investment in nonbank subsidiaries	0	0	6,805	0.27	6,762	0.30	8,596	45,200	-100.00	-100.00	
Common and preferred stock	0	0	6,805	0.27	6,762	0.30	8,596	45,144	-100.00	-100.00	
Excess cost over fair value	0	0	0	0	0	0	0	56		-100.00	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	725,535	29.28	570,669	25.21	456,046	454,283	-100.00	-100.00	
Common and preferred stock	0	0	725,535	29.28	562,969	24.87	456,046	454,283	-100.00	-100.00	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	7,700	0.34	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	6,935	0.26	0	0	0	0	0	0	0		
Securities	13,807	0.53	92,043	3.71	82,720	3.65	138,891	308,519	-85.00	-94.18	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	20,148	0.77	51,647	2.08	23,931	1.06	106,035	175,380	-60.99	-91.07	
Cash and due from unrelated depository institution	0	0	735	0.03	1,960	0.09	2,979	17,181	-100.00	-100.00	
Premises, furnishings, fixtures and equipment	1,899	0.07	1,726	0.07	1,464	0.06	1,475	1,482	10.02	26.85	
Intangible assets	1,257	0.05	379	0.02	0	0	0	100	231.66	528.50	
Other assets	31,994	1.22	37,463	1.51	33,272	1.47	37,842	44,944	-14.60	-49.64	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	2,627,980	100.00	2,477,830	100.00	2,263,305	100.00	2,074,823	1,947,261	6.06	41.44	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0			
Subordinated notes and debentures	0	0	0	0	0	0	0	0			
Other liabilities	122,319	4.65	147,175	5.94	137,242	6.06	127,940	162,047	-16.89	-29.81	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total liabilities	122,319	4.65	147,175	5.94	137,242	6.06	127,940	162,047	-16.89	-29.81	
Equity Capital	2,505,661	95.35	2,330,655	94.06	2,126,063	93.94	1,946,883	1,785,214	7.51	48.81	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0			
Common stock	5,956	0.23	5,956	0.24	5,956	0.26	5,956	5,956	0.00	0.00	
Common surplus	5,460	0.21	5,250	0.21	5,250	0.23	5,250	5,250	4.00	4.00	
Retained earnings	2,649,879	100.83	2,449,521	98.86	2,253,438	99.56	2,081,588	1,905,144	8.18	48.20	
Accumulated other comprehensive income	-76,260	-2.90	-50,653	-2.04	-59,162	-2.61	-66,492	-51,717			
Other equity capital components	-79,374	-3.02	-79,419	-3.21	-79,419	-3.51	-79,419	-79,419			
Total liabilities and equity capital	2,627,980	100.00	2,477,830	100.00	2,263,305	100.00	2,074,823	1,947,261	6.06	41.44	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.29	11.94	39	10.75	7.29	79	10.13	9.68	61	9.70	10.40	42	7.44	7.61	48
Bank net income / Average equity investment in banks	16	11.80	82	17.90	7.45	95	15.95	10.51	88	14.74	11.19	82	12.60	8.74	81
Nonbank net income / Average equity investment in nonbanks	0	13.12	16	0.59	9.75	24	2.04	7.89	32	0.58	7.10	26	5.93	4.73	59
Subsidiary HCs net income / Average equity investment in sub HCs	6.23	10.11	30	8.90	7.01	70	10.49	8.55	53	9.44	8.78	44	7.87	6.82	46
Bank net income / Parent net income	93.49	96.79	21	78.76	88.16	17	76.03	82.22	22	77.26	82.56	20	85.24	80.64	28
Nonbank net income / Parent net income	0	3.40	15	0.02	3.59	28	0.08	5.93	28	0.06	3.78	34	2.03	7.76	59
Subsidiary holding companies' net income / Parent net income	11.06	65.35	15	25.06	68.34	20	23.99	74	19	24.27	72.48	26	27.85	82.97	18
Leverage															
Total liabilities / Equity capital	4.88	16.81	23	6.31	20.06	22	6.46	20.43	27	6.57	20.88	31	9.08	19.94	38
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	0	16.67	6	0	16.36	7	0	17.10	6	0	16.10	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0.34	0.08	87	0.37	0.12	85	0.41	0.12	87	0.44	0.17	85
Long-term debt / Consolidated long-term debt	39.86		0	34.67	10	0	28.44	13		28.63				26.93	
Double Leverage															
Equity investment in subs / Equity capital	76.22	103.22	0	78.72	102.81	2	77.82	103.22	1	71.38	103.10	1	78.31	102.10	4
Total investment in subs / Equity capital	101.85	108.40	37	98.42	110.16	13	99.71	111.07	18	91.82	112.48	4	78.40	111.30	1
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-2.41	0.29	0	-2.06	0.47	3	-2.25	0.36	4	-3.14	0.35	2	-3.02	0.52	5
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82			1.22			1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	222.17	152.85	79	143.15	136.59	61	299.19	177.68	86	355.11	162.34	94	164.32	141.81	66
Cash from ops + noncash items + op expense / Op expense + dividend	223.65	154.48	75	137.79	147.24	54	304.99	190.27	83	338.81	174.91	92	171.76	148.20	66
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	61.01	98.54	21	133.13	134.08	61	-21.59	116.34	5	-39.43	103.19	4	-0.64	92.33	12
Pretax operating income + interest expense / Interest expense		1,835.33			2,016.32			1,968.54			2,898.75			1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,770.77			1,539.23			1,632.83			1,369.37			1,547.94	
Dividends + interest from subsidiaries / Interest expense + dividends	341.24	174.12	88	202.89	150.43	76	488.13	210.80	90	599.33	188.90	95	362.84	172.51	90
Fees + other income from subsidiaries / Salary + other expenses	55.45	11.92	85	56.31	13.95	85	59.74	16.52	82	61.58	16.08	84	56.57	16.39	82
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.07	3.44	42	5.32	3.85	67	4.36	2.64	69	11.05	2.61	89	19.36	3.24	97
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.17	46		0.10			0.04			0.24			0.10	
Nonaccrual	0	0.92	42		1.03			0.54			6.54			7.38	
Total	0	1.09	39		1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0.20	2.66	55	0.05	5.62	40	0.07	5.50	40	0.37	5.68	55
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	31.68	66.37	21	56.40	81.10	37	21.67	57.84	15	17.39	57.26	10	38.52	68.72	29
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	18.83	28.27	29	18.56	42.29	18	17.94	33.08	22	17.44	27.33	25	15.55	31.29	22
Dividends declared / Net income	8.35	8.62	54	8.76	4.14	87	8.31	6.46	76	8.01	7.33	58	6.28	5.03	63
Percent of Dividends Paid															
Dividends from bank subsidiaries	281.04	155.92	78	168.93	132.17	66	329.67	178.13	82	449.22	157.73	96	219.96	130.71	78
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	5.32	7.53	70	3.23	7.13	71	0	12.57	21
Dividends from subsidiary holding companies.....	58.75	5.91	91	29.09	4.85	89	126.95	21.40	88	131.55	16.86	87	136.84	18.99	86
Dividends from all subsidiaries	339.78	203.53	83	198.02	174.85	65	461.94	260.40	85	584	215.26	95	356.80	196.35	84
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	56.59	45.96	58	39.81	60.28	34	77.80	66.55	62	101.42	60.71	89	40.13	59	31
Interest income from bank subsidiaries.....	0.23	0.11	83	0.81	0.36	81	4.76	0.54	94	3.06	0.52	90	1.10	0.76	72
Management and service fees from bank subsidiaries	6.20	0.88	89	7.87	1.47	87	8.66	1.55	87	9.59	1.88	87	11.46	2.98	84
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	63.03	51.33	64	48.49	62.88	40	91.23	69.36	69	114.07	63.43	87	52.69	62.82	39
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	62.63	0	56.39	15	1,212.12	82.95	96	1,000	51.40	98	0	102.35	13		
Interest income from nonbank subsidiaries.....	2.44	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24		
Management and service fees from nonbank subsidiaries	0.37	402.33	0.86	98	89.70	1.92	96	153	2.96	96	12.36	0.85	92		
Other income from nonbank subsidiaries.....	0.07	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43		
Operating income from nonbank subsidiaries	87.22	402.33	79.84	94	1,301.82	150.41	96	1,153	99.33	97	12.36	165.35	28		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	100	38.10	90	21.54	43.51	38	94.93	61.23	65	94.54	48.56	76	76.42	59.89	65
Interest income from subsidiary holding companies.....	0.50	5.26	60	1.07	8.40	61	4.50	6.54	69	1.30	3.95	69	0	2.71	34
Management and service fees from subsidiary holding companies.....	19.60	0.73	95	8.29	0.44	90	8.69	0.36	92	10.28	0.43	92	11.74	0.56	91
Other income from subsidiary holding companies.....	0	-0.40	50	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47
Operating income from subsidiary holding companies.....	120.10	58.37	85	30.91	55.20	33	108.11	76.49	65	106.12	61.19	73	88.16	64.33	60
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	72.99	74.16	26	67.36	69.76	26	60.05	67.32	30	65.88	65.18	34	43.69	59.17	32
Interest income from bank subsidiaries.....	0.30	0.23	80	1.37	0.63	81	3.68	0.80	87	1.98	0.92	80	1.20	0.94	71
Management and service fees from bank subsidiaries	8	1.44	87	13.32	1.87	88	6.69	1.81	85	6.23	2.01	84	12.48	2.17	88
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	81.29	83.13	26	82.04	82.20	27	70.41	78.80	25	74.10	74.20	29	57.37	69.23	28
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0.97	2.65	61	0.47	2.57	64	0	2.65	23
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0.08	0.01	90	0.15	0.02	91	0.07	0.06	87	0.07	0.03	89	0.32	0.07	91
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0.08	4.67	42	0.15	4.70	47	1.04	7.29	52	0.55	7.64	53	0.32	9.99	41
Dividends from subsidiary holding companies.....	15.26	2.10	90	11.60	2.53	89	23.12	4.52	87	19.29	5.15	85	27.18	5.49	86
Interest income from subsidiary holding companies.....	0.08	0.01	92	0.58	0.11	91	1.09	0.20	90	0.26	0.37	88	0	0.13	45
Management and service fees from subsidiary holding companies.....	2.99	0	99	4.47	0	99	2.12	0	99	2.10	0	99	4.17	0	99
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	18.32	3.91	88	16.64	4.56	88	26.33	6.08	86	21.66	6.79	83	31.36	6.46	86
Loans and advances from subsidiaries / Short term debt.....	158.10			135.13			83.37			87.87			83.68		
Loans and advances from subsidiaries / Total debt	26.38			27.08			28.33			26.53			39.18		